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High Water

FLOODPLAIN MANAGEMENT SECTION 449-2864

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BE PREPARED

Flooding can occur any time of the year in Montana. The most dangerous time is during the spring thaw. In the eastern part of Montana, much of the snow has melted, but heavy rains can still produce flash floods in canyons, draws, and streams. In the western part of the state, the snowpack is still heavy. It has been a cool spring—a quick rise in temperatures, coupled with spring rains, could cause flooding. Remember what happened last year? There is still over 100 percent of normal snowpack in the mountains around Helena and the situation in mountains elsewhere in the state is similar.

One of the serious problems encountered during last year's flooding was lack of preparedness. Evacuation plans were not available, sandbags were not ready, and response time was slow.

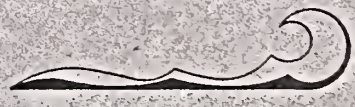
It's important to work together during a disaster. Unity and control are important for smooth operations, and confusion can be avoided.

Here are a few suggestions that may be helpful: Get together with your community's response team now before any flooding has occurred. Plan how you will respond. (This will reduce a lot of confusion that occurs during a flood disaster.) If your community is

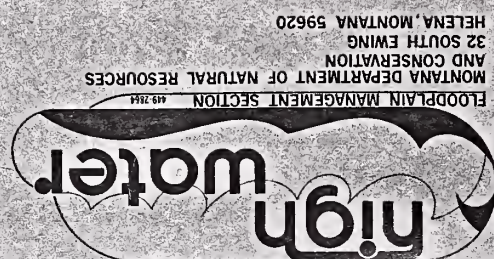
prepared before a flood occurs, your response team will have a quicker reaction time, possibly reducing damages and saving lives.

We suggest that you work with the local Disaster and Emergency Services Coordinator to set up a meeting with others involved in the response team and go over the maps showing where the flood hazard areas are. Decide where the highest risk areas are, and plan first response efforts there to reduce damage or evacuate residents if necessary. Develop and advertise a flood warning system that will be used to alert the residents who may be affected by flooding. Have a supply of sandbags and sand readily available for residents to use.

It's important to develop plans and reduce possible damages because the federal government no longer pays 100 percent of disaster assistance. Your local government now must pay about 10 percent of total expenditures. Fewer damages mean that your community may not need to establish a large assistance fund, or raise mill levies.



"High Water" thanks Barry McWilliams for the use of his cartoon in this issue.



APPLICANTS MAY NEED OTHER PERMITS

Several government agencies regulate different programs and permit systems on waterways. These agencies are working to coordinate their permit systems.

For instance, local Conservation Districts across Montana administer the Natural Streambed and Land Preservation Act by the 310 permit process. The goals of this program are not far different from those of floodplain management except that the 310 program applies within the ordinary high water limits of perennial flowing streams.

This office has asked that Conservation Districts familiarize themselves with floodplain management regulations. Conservation District supervisors should inform applicants for 310 permits that a floodplain development permit may be required.

Floodplain administrators should inform anyone who applies for a floodplain development permit that a 310 permit may also be required if they propose to work within the banks of a stream. Such projects may be channel alterations, bank stabilization, dredging, placement of fill or some other change within the stream's ordinary high-water limits.

Other permits may be needed for mining or dredging operations regulated by the Department of State Lands. Some operations requiring dredging or placing fill within the ordinary high water limits of a stream may need Section 404 permits issued by the U.S. Army Corps of Engineers.

For more information contact the administering agency or this office.

FLOOD INSURANCE

Flood insurance is available only in those communities that are in the National Flood Insurance Program. About 100 communities across Montana are participating in the NFIP. Residents living in those communities can purchase flood insurance for their homes and other structures. There are two phases in the NFIP, Emergency and Regular. In the emergency phase, some minimal regulations are enforced and low limits of insurance coverage are available (\$35,000 for a residential structure and \$10,000 for its contents). In

the regular phase more detailed flood hazard information is available, more stringent regulations are required, and higher limits of insurance coverage are available (\$185,000 for a residential structure and \$60,000 for its contents).

All lending institutions that are federally insured or supported must require loan applicants to purchase flood insurance if they are building in a designated flood hazard area.

One of the reasons flood insurance is required and that regulations are being enforced is that the federal government is placing more of the financial responsibility on those who purposefully decide to occupy flood hazard areas.

The next two issues of "High Water" will focus on the responsibilities of communities involved in the emergency and regular phases of the NFIP.

TRAINING SEMINARS

Four regional training seminars for floodplain administrators have been completed so far. These were held in Billings (February 9), Helena (April 21), Kalispell (April 28) and Glasgow (May 4). Their purpose was to help familiarize you, the floodplain administrator, with the responsibilities of your position. We realize that, with the constant turnover of local officials, information about the National Flood Insurance Program (NFIP) and the Montana Floodplain Management Program doesn't always get passed on to you. It's important to understand and implement the regulations that apply to your community in order to maintain eligibility in the NFIP. If a community doesn't maintain eligibility, that community can be suspended from the NFIP and will not receive any disaster assistance from the federal government and federally supported loans and grants (HUD, FHA, EPA, FmHA, etc.) in designated flood areas. Federal flood insurance will no longer be available in that community. It's up to you to implement the regulations. Give this office a call or write if you need information on the NFIP or would like technical training in order to help implement the program. We're here to help.

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